

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 17-15971-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Cristian Ramos Zepeda  
75 Battle Place  
Somerset, NJ 08873

Social Security No.:

xxx-xx-3715

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 12/26/17

Time: 10:00 AM

Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: November 8, 2017

JAN: wir

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

**Certificate of Notice Page 2 of 2**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Cristian Ramos Zepeda  
 Debtor

Case No. 17-15971-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 132

Page 1 of 1  
 Total Noticed: 14

Date Rcvd: Nov 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2017.

db	+Cristian Ramos Zepeda, 75 Battle Place, Somerset, NJ 08873-3601
516725979	+Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
516810821	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516725981	+Cenlar, PO Box 77404, Trenton, NJ 08628-6404
516725982	+KML Law Group, 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812
517014781	+Manufacturers and Traders Trust Company, et al, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
516725983	+Maria Inocente Ramos Zepeda, 75 Battle Place, Somerset, NJ 08873-3601
516725986	+Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517
516725985	+Wells Fargo, PO Box 25341, Santa Ana, CA 92799-5341
516817134	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. Box 19657, Irvine, CA 92623-9657
516969709	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: usanj.njbankr@usdoj.gov Nov 08 2017 22:44:10 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 08 2017 22:44:07 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517013232	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 08 2017 22:46:59 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516725980*	+Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
516725984*	+Maria Inocente Ramos Zepeda, 75 Battle Place, Somerset, NJ 08873-3601

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 10, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2017 at the address(es) listed below:

Alan G. Cosner	on behalf of Debtor Cristian Ramos Zepeda	cosner@cosnerlaw.com,
r52163@notify.bestcase.com		
Albert Russo	docs@russotrustee.com	
Denise E. Carlon	on behalf of Creditor Manufacturers and Traders Trust Company, a/k/a M&T Bank, successor by merger with Hudson City Savings Bank	dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com		
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov	

TOTAL: 4